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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/820,805	03/30/2001	Bill Kitchen	23952-0035	6581
72386 S. 7590 12/17/2008 SUTHERLAND II SUTHERLAND, ASBILL & BRENNAN, LLC 999 PEACHTREE STREET ATLANDA, GA 30309			EXAMINER	
			HAMILTON, LALITA M	
			ART UNIT	PAPER NUMBER
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			12/17/2008	PAPER

# Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

## Application No. Applicant(s) 09/820,805 KITCHEN ET AL. Office Action Summary Examiner Art Unit Lalita M. Hamilton 3691 -- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --Period for Reply A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS. WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION. Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication. If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication. Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b). Status 1) Responsive to communication(s) filed on 28 August 2008. 2a) This action is FINAL. 2b) This action is non-final. 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under Ex parte Quayle, 1935 C.D. 11, 453 O.G. 213. Disposition of Claims 4)\(\times \) Claim(s) 34.36.37.39.41.44.46.47.49.51.60-63.66-68.70 and 73-86 is/are pending in the application. 4a) Of the above claim(s) is/are withdrawn from consideration. 5) Claim(s) is/are allowed. 6) Claim(s) 34.36.37.39.41.44.46.47.49.51.60-63.66-68.70 and 73-86 is/are rejected. 7) Claim(s) \_\_\_\_\_ is/are objected to. 8) Claim(s) are subject to restriction and/or election requirement. Application Papers 9) The specification is objected to by the Examiner. 10) The drawing(s) filed on is/are; a) accepted or b) objected to by the Examiner. Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a). Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d). 11) The oath or declaration is objected to by the Examiner, Note the attached Office Action or form PTO-152. Priority under 35 U.S.C. § 119 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f). a) ☐ All b) ☐ Some \* c) ☐ None of: Certified copies of the priority documents have been received. 2. Certified copies of the priority documents have been received in Application No. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)). \* See the attached detailed Office action for a list of the certified copies not received. Attachment(s)

1) Notice of References Cited (PTO-892)

Notice of Draftsperson's Patent Drawing Review (PTO-948)

Information Disclosure Statement(s) (PTO/SB/08)
 Paper No(s)/Mail Date \_\_\_\_\_\_.

Interview Summary (PTO-413)
 Paper No(s)/Mail Date.

6) Other:

5) Notice of Informal Patent Application

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#### DETAILED ACTION

## Request for Continued Examination (RCE)

The RCE filed on August 28, 2008 has been processed. A non-final follows.

### Claim Rejections - 35 USC § 101

35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claims 34, 36-37, 39, 41, 60-63, 73-75, 79-80, and 83-84 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

Claims 34, 36-37, 39, 41, 60-63, 73-75, 79-80, and 83-84 recited a method.

Based on Supreme Court precedent, a proper process must be tied to another statutory class or transform underlying subject matter to a different state or thing (*Diamond v. Diehr*, 450 U.S. 175, 184 (1981); *Parker v. Flook*, 437 U.S. 584, 588 n.9 (1978); *Gottschalk v. Benson*, 409 U.S. 63, 70 (1972); *Cochrane v. Deener*, 94 U.S. 780,787-88 (1876)). Since neither of these requirements is met by the claim, the method is not considered a patent eligible process under 35 U.S.C. 101. To qualify as a statutory process, the claim should positively recite the other statutory class to which it is tied, for example by identifying the apparatus that accomplished the method steps or positively reciting the subject matter that is being transformed, for example by identifying the material that is being changed to a different state.

### Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

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(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

The factual inquiries set forth in *Graham* v. *John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

- Determining the scope and contents of the prior art.
- Ascertaining the differences between the prior art and the claims at issue.
- 3. Resolving the level of ordinary skill in the pertinent art.
- Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 34,36,37,39,41,44,46,47,49,51,60-63,66-68,70 and 73-86 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bucci (5,655,089) in view of Lamm (6,078,907), as set forth in the previous Office Action.

Bucci discloses the invention substantially as claimed, including normalizing the billing information and generating bill detail information from the normalized bill information (col.2, line 35 to col.3, line 37, 55-65). Bucci discloses that the invention may be transmitted electronically, but Bucci does not specifically disclose the detail of electronic transmission. Lamm teaches a method and corresponding system for electronically presenting and paying bills via a network and on behalf of a customer (col.4, lines 8-60). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Lamm within Bucci for the motivation of allowing a user to electronically receive the bill summary information over a network.

### Response to Arguments

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Applicant's arguments filed August 298, 2008 have been fully considered but they are not persuasive. The Applicant argues that neither reference discloses or teaches normalizing the bill information, processing the normalized bill information to generate bill detail information, wherein processing the normalized bill information occurs at a location remote from both the customer and the biller, or processing the bill information to generate bill summary information. In response, on p.5-6 of the Applicant's specification, the invention is described as follows:

The memory stores billing information, associated with various billers, representing bills for various payors. Preferably the billing information is received from the billets or their representatives, e.g. bill consolidators, via the network interface and is stored on the memory by the processor in association with an identifier of the appropriate payor. In a typical operational sequence, the processor accesses the memory to read the stored billing information. Using this information, the processor generates bill presentment information which corresponds to a portion of the billing information which represents bills for a first payor. The processor also generates bill presentment information which corresponds to other portions of the billing information which represents bills for other payors. The bill presentment information may relate to paid bills, unpaid bills or bills having another desired status, or any combination thereof. The bill presentment information may be a detailed bill which includes all the applicable billing information, could be a summary of the applicable billing information, or could be a simple retransmission of all or some of the applicable billing

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information. Some or all of the bill presentment information may also be stored in the memory.

Here, Bucci discloses that the billing and statement information for individual addresses are input into the system to generate a bill summary (col.2, line 55 to col.3, line 20). Each addressed then receives the summarized billing information. Other material may be included with the billing information, and the information may be electronically transmitted (col.3, lines 55-67). Lamm teaches a method and corresponding system for electronically presenting and paying bills via a network and on behalf of a customer (col.4, lines 8-60). It would have been obvious to one having ordinary skill in the art at the time the invention was made to incorporate the teachings of Lamm within Bucci for the motivation of allowing a user to electronically receive the bill summary information over a network. Therefore, the Examiner is interpreting Bucci and Lamm as disclosing and teaching the invention substantially as claimed.

#### Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M. Hamilton whose telephone number is (571) 272-6743. The examiner can normally be reached on Tuesday-Thursday (6:30-2:30).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kalinowski Alexander can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Lalita M Hamilton/ Primary Examiner, Art Unit 3691